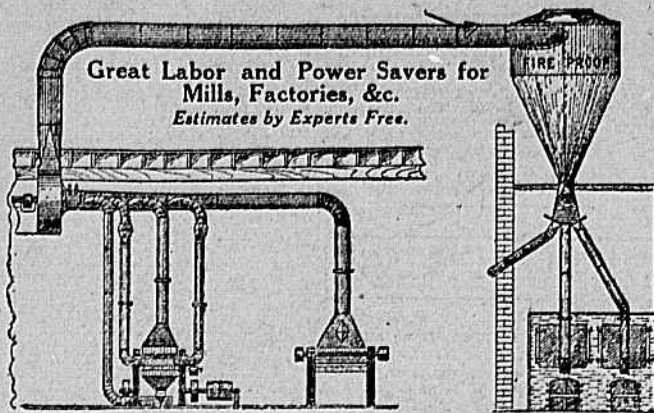


# Manufacturers, Wholesalers and Contractors

## LOW PRESSURE BLOW PIPE AND EXHAUST SYSTEMS



Tanks, Smokestacks, Exhaust Heads, Ventilators.  
Virginia Blower and Manufacturing Co., Inc., Richmond, Va.

## OLD MONTGOMERY IS A RICH COUNTY

(Continued From First Page.)

always has been a good mercantile point. There are now here twenty stores which do in the aggregate a business that amounts to \$1,000,000 a year. Among these establishments is a wholesale grocery store, a very large dry goods store, two big hardware establishments and various general stores, to say nothing of at least two first-class drug stores. The hardware stores sell vast quantities of farming implements, for within the past decade the farmers of Montgomery, Pulaski, Floyd and Carroll counties, which do much trading here, have learned how to use to the best advantage the improved farm machinery of the twentieth century brands.

**Schools and Churches**  
The educational advantages enjoyed by the people of Christiansburg are superb. A first-class high and graded school occupies a splendid modern brick building. Ten teachers are employed to look after from 350 to 400 pupils.

The Montgomery Female College, one of the old-time Virginia schools, has a State-wide reputation. It is kept up to modern thought and ideas by the efficient principal, Miss Ode Wardlaw. The religious denominations represented here are the Episcopal, Presbyterian, Baptist, Methodist, and Dunkards. The "Holy Jumpers," whatever they may be, also have a church here.

The streets of the town are well macadamized and the sidewalks are of brick, concrete, granite and macadam. The town is electrically lighted by a private company, which has a splendid water power at Graysonville, on the Little River, four miles hence.

They have so far only partially developed the water power, but they are ready to enlarge it and furnish electric power to run any amount of machinery, and so it appears that any new industry that may see proper to locate either in Christiansburg or Cambria, a mile distant, will not lack for power.

The company already furnishing power for two roller mills and several machine shops, and their capacity for furnishing like power for all manner of industries is simply inexhaustible.

**A Town of Sweet Homes**  
While Christiansburg, being the high-point of the great Norfolk and Western line, has all the natural drainage necessary to make it one of the healthiest places in the State, the people are not altogether satisfied. A bad issue has just been voted to build water works and put in a perfect sewerage system.

In the matter of health, in the matter of school and church facilities, there is no town in Virginia that is better suited for home life than it is. No wonder that Christiansburg is a town of lovely homes. No town of its size in the State, perhaps, has more handsome private residences, and more are going up every day.

**Two Towns in One**  
Christiansburg is away over the hills, a mile from the railway station. There has grown up around the station a new burg of from 500 to 600 inhabitants, and the same has been built up in a town under the name of Cambria. A number of new industries have sprung up in Cambria, a number of stores are doing a good business, several splendid business buildings are nearing completion, a bank is to be opened within a few days, and altogether Cambria bids fair to be one of the live manufacturing centers of Southwest Virginia.

Already there are flourishing in Cambria a furniture factory, a spoke and hand factory, a splendid millinery, which turns out 150 barrels of flour per day and 100 barrels of meal, a ten-ton per day ice factory, a lime-making factory, which makes what is alleged to be a sure cure for consumption, a cure discovered through the medium of three distinct dreams of one of the afflicted.

**Cambria's Future**  
In addition Cambria has eleven stores which have done a business within the past year of about \$200,000. Within the past year there have been erected in Cambria twenty-five buildings, among them a three-story bank building, made of brick, a three-story grocery house and another three-story brick business house. These are on a block and compose Cambria's most imposing business scene. Among the new industries soon to be launched in Cambria is a chair factory to employ 100 people, and two other woodworking factories to employ 300 more.

Cambria is a separate town, with a Mayor and a Council and a plan of government of their own. The machinery that runs the enterprises in the town is kept in motion by the same electric power that supplies Christiansburg, and is referred to above.

There is no jealousy whatever between Christiansburg and Cambria, and no very far distant, certainly not more than ten years, when they will be one town, one great manufacturing city, whether under the name of Christiansburg or Christiansburg I would not like to say. A little less than a mile of vacant land now separates them, and judging from the abundance of raw material that the surrounding country furnishes and the quantity of coal that is in easy reach and the inexhaustible power ready to move all kinds of machinery, my optimistic eyes can readily see all of this land filled within a decade with factories of various kinds. The factories will join the two towns, and when thus joined it matters but little whether it be Cambria or Christiansburg. It will be a great manufacturing city, and all of Virginia will be proud of it.

I am going to have more to say in a little while about Christiansburg-Cambria.

**REAL ESTATE AND BUILDING NEWS**  
(Continued From First Page.)

the past week. A number of deals were made in Barton Heights, Highland Park and Northside. In Brookland Park ten lots changed hands, and

the clearing house banks at the close of business yesterday was \$2,761.

The statement of banks and trust companies of the clearing house, shows that those institutions have aggregate deposits of \$1,042,563,100; total cash on hand, \$22,762,700, and loans amounting to \$551,244,200.

**PRODUCE MARKET.**  
Last week's market was very steady on almost everything quoted, and there were few changes over the quotations of the previous week. Fancy Virginia potatoes were in good demand, with receipts of eggs, very light. Market firm and active. Butter of all grades was in good demand. Receipts only moderate. The poultry market was very active, with light receipts. Weather cool and unsettled.

**Apples—Fancy—**  
\$1.25 per barrel.  
**Potatoes—**  
Fancy Virginia, \$2.50 to \$2.75 per barrel.  
**Peas—**  
\$1.50 per carrier.  
**Cantaloupes—**  
40 to 75 cents.  
**Yellow Onions—**  
\$1.25 to \$2.50 per barrel.  
**Poultry—**  
Spring chickens, large, 14 to 15 cents per pound.  
Ducks, 11 cents per pound.  
Hens, 10 cents per pound.  
Hooded, 25 cents apiece.  
Guinea, 25 cents apiece.

**Eggs—**  
Crates, nearby, fresh laid, 23 cents per dozen.  
Crates, from other sections, 23 cents per dozen.  
Small and boxes, 21 to 22 cents per dozen.  
**Butter—**  
Choice family packed, 17 to 18 cents per pound.  
Choice dairy packed, 18 to 20 cents per pound.  
Medium store packed, 15 cents per pound.  
**Choice Virginia Bacon—**  
Spring ham, 16 to 17 cents per pound.  
Smoked sides, 11 to 12 cents per pound.  
Smoked shoulders, 10 to 11 cents per pound.  
Prime country lard, 10 to 11 cents per pound.  
**Veal—**  
Choice, 7 cents per pound.  
**Lamb—**  
5 to 6 cents per pound.  
Fall, 5 to 6 cents per pound.  
Sheep, 3 to 4 cents per pound.  
Beef, 4 to 5 cents per pound.  
Live hogs, 5 to 6 cents per pound.

Ex. United States deposits, \$52,547,700; decrease, \$1,810,550.  
The percentage of actual reserve of

## O. E. Flanhart Printing Co.

Estimates  
Furnished

No. 15 N. 12th St.  
RICHMOND, VA.

## MARKETS

(Continued From Fifth Page.)

\$15,525 more than the requirements of the 25 per cent. reserve rule. This is a decrease of \$1,774,309 in the proportionate cash reserve, as compared with last week. The statement follows:  
Loans, \$1,318,182,800; decrease, \$1,577,700.  
Deposits, \$1,412,563,500; decrease, \$7,488,400.  
Circulation, \$54,441,600; decrease, \$51,500.  
Legal tenders, \$79,664,500; decrease, \$32,200.  
Specie, \$323,894,900; decrease, \$2,816,700.  
Reserve, \$103,359,400; decrease, \$3,648,900.  
Reserve required, \$353,140,875; decrease, \$1,874,600.  
Surplus, \$50,218,525; decrease, \$1,774,309.  
Ex. United States deposits, \$52,547,700; decrease, \$1,810,550.  
The percentage of actual reserve of

## GOSSIP OF WALL STREET

NEW YORK, September 19.—Stocks were strong for a short time in the early trading, but then liquidation in a more impulsive manner than at any previous time for many weeks set in and continued until the close. In the late trading the power market to absorb the offerings was severely taxed and at the close the market seemed softer than for many weeks. In the active speculative stocks there were no exceptions to the weakness, but the declines were greatest in those which had been advanced furthest and accumulated most heavily in the bull movement. There was no doubt whatever that the work of distribution had been renewed by the wealthy operators who were principally responsible for the advance.

Neither was there any doubt that the liquidation was inspired by an election scare. Mr. Bryan's speech and the size of his audience caused doubt. But less was heard of these events than of the correspondence between Mr. Archibald and Senator Foraker.

The street was not inclined to accept the idea that the publication of the correspondence would be beneficial to Mr. Taft, because of that candidate's former hostility to the Ohio Senator, but argued that the recent reconciliation between them was of much more prominence in the public eye, and that entirely apart from their personal and political relations, the mere fact that it was a Republican Senator who was on terms of such close intimacy with Standard Oil would certainly make Democratic capital.

There is plenty of money in the street for speculation, but according to current gossip, campaign managers have not up to the present found any great amount for politics. The wealthy men in the financial district, if those reports are true, have not up to present subscribed at all liberally, and the men in one prominent group have not subscribed at all. These reports tended to increase the alarm over the political situation.

It was said that Mr. Harriman in private conversation had expressed himself more freely than he did in public regarding the strength of Democratic sentiment in the West and the spathy of the campaign managers. In this report it was inferred that the inside members of the Harriman party concluded it was wise to take profits before election on a considerable portion of their reputed heavy line, at least, and that the selling to-day and on previous days of the week was very good selling indeed. The average price of the stocks of these operators must be considerably below market values even at to-day's close, and good profits, it is believed, would be obtainable at a much lower range of prices.

Of the active stocker, the decline in Union Pacific was the greatest, but

Northern Pacific, with a loss of 3 3-8 points, was not far behind, and Consolidated Gas, Amalgamated Copper and Smelters scored losses of three points or more. Smelters closed almost twenty-four points below its high price for the year. St. Paul, Great Northern, Missouri Pacific, Reading and Southern Pacific lost two or more points. The steel shares were weak, and altogether the pressure was by far the greatest in the stocks which the bull party had been accumulating.

The extent to which the selling on the election scare may run, a banker remarked, may be closely connected with the extent with which the bull campaign was financed. It is well known that very heavy time loans were made as early as July, and for six months the money market declined, and many more loans were made to operators who intended to hold their stocks for a long pull. In a sense these operations had an element of election betting in them, and it is probable that the men who conducted them will take the election scare seriously enough to care to disturb their loans.

## SMALL CAUSE LIGHT TROUBLES

One precaution that every one ought to take in having their homes wired for electricity, and that is to see that the wires are larger than required for the number of lights to be used. Too often architects and contractors make the mistake in specifying or wiring houses in putting in wires exactly the size to carry only sufficient current for the number of lights in the house. The inevitable result is that when the occupant of a house wants to use more lights, an electric fan, curling irons, cooking devices or any of the many electrical devices which go to make life more comfortable, they find that they cannot get the current.

Usually in such cases the person blames the Passenger and Power Company, and say they are not giving the amount of current specified in the contract. As a matter of fact the current more than ample for all needs is passing the house on wires supplying the number of lights in the vicinity, and the small wires are carrying all they can. Dim lights and poor current for operating electrical devices can almost invariably be traced directly to too small wires in the building.

When a building is piped for gas the piping is always large enough to supply the regular or specified demands, and then some larger to supply extra demands. So with wiring a house for electricity the wires should be larger than that necessary to supply the lights then in the house.

## A Good Adv.

Is like a good salesman, in that it is quite as sure to prove profitable to the business it represents.

Good advertisements, like good things of any sort, are not produced by slap-dash methods and imitation ingredients.

While the pure food and drugs act does not apply definitely to the making of ads., there is an infallible law by which every advertisement is tested, viz., RESULTS.

A good advertisement of a good article, printed on this page, under the industrial card plan, is sure to bring good results.

It is understood that on at least eight of these building operations will very soon be commenced.

The agents report that September has brought increased business to delightful Ginter Park, both in lot sales and home building, and things are looking lively out there. Several of the homes that have been under construction have been completed or are nearing completion, and the happy owners are moving in.

Rev. Dr. Hermon is living in his new home on Chamberlayne Avenue, Mr. Chris. B. Garnett and Mrs. Rosa G. Tynes will take possession of their residences on Chamberlayne Avenue, near Walton, this week. These two last-named houses are of unusually excellent design, and are radically different in type from anything heretofore built in or near Richmond. Ginter Park is becoming more and more the "show" suburban section.

Since July 1, 1906, forty-three residences, another seminary hall and a very fine assembly hall and school have been constructed, and all of them, without exception, are unique and most attractive in design and treatment.

The public school in Ginter Park opened on the 14th with an overflow attendance. The number of teachers will probably have to be increased to accommodate them. The kindergarten will begin its sessions October 1st. This new school building has been pronounced by experts the finest in this section, all points considered.

The street lighting committee has nearly completed collecting the subscriptions, and expects to close the contract early next week.

**Under the Hammer.**  
A glance at the advertising department of The Times-Dispatch will reveal the fact that there are to be a number of interesting auction sales this week. Among others will be one tomorrow afternoon at 4:30 o'clock by J. Thompson Brown & Company, when they will offer the frame house and lot No. 709 North Twenty-sixth Street.

The same firm will on Wednesday at 5:30 P. M., sell an eighty-foot lot with the building thereon on Vine Street, and on Thursday beginning at 5 P. M. they will sell seven dwellings and stores on North Seventeenth and Buchanan Streets. On Thursday at 5 o'clock Blanton & Purcell will offer the desirable residence No. 3110 Floyd Avenue.

**Financial.**  
One of our Springfield, Mass., pollholders has received the following notice of his premium, due March 24, 1908:

Amount of premium.....\$22.50  
Less dividend.....15.25  
Cash due.....\$7.25

Present age of insured, eighty-four. Policy, \$1,000. Ordinary Life. The year's dividend is 65.53 per cent. of the premium. Average dividends for the last twenty years was 51.23 per cent. of the premium. Annual dividends distributed in 1907, \$1,151,014.

**Massachusetts Mutual Life Insurance Company.**  
Incorporated 1851.  
C. B. RICHARDSON, General Agent,  
405 Mutual Bldg., Richmond, Va.

**The Clifton Forge National Bank,**  
CLIFTON FORGE, VA.

Capital, - - - \$50,000.00  
W. G. MATHEWS, President.  
E. W. GRICE, Vice-President.  
J. H. DREWRY, Cashier.

Four Per Cent. Interest Paid on Time Deposits.  
Accounts by mail solicited, to which special attention will be given.

**CITY BANK**  
OF RICHMOND, VA.

Capital, - - - \$400,000  
Surplus and Undivided Profits, \$150,000

Would be pleased to receive the accounts of corporations, firms and individuals. Interest allowed on deposits in Savings Department.

WILLIAM B. PALMER, President.  
E. B. ADDISON, Vice-President.  
J. W. SINTON, Cashier.

**Live or Die You Win**

Protects your FAMILY during productive age. Protects YOURSELF in OLD AGE. Pay ORDINARY LIFE rates and draw FACE VALUE of Policy while living. Address

W. A. CRENSHAW, Solicitor,  
Mutual Benefit Life Insurance,  
Eleventh and Bank Streets, Richmond, Va.

**THE AMERICAN AUDIT CO.**  
F. W. LAURENTZ, C. P. A., President.  
THEO. COCHUE, Jr., C. P. A., Vice-President and Secretary.  
A. F. LAURENTZ, Treasurer.

New York—100 Broadway, Third, Third Street and Fifth Avenue (Waldorf-Astoria).  
Chicago—Marquette Building.  
Boston—Exchange Building.  
Atlanta—Fourth National Bank Building.  
Baltimore—Keyser Building.  
New Orleans—Hennepin Building.  
Philadelphia—Bellevue-Stratford.  
Washington, D. C.—Colorado Building.  
San Francisco—Claus Spreckels Building.  
London, E. C.—4 King Street, Cheapside.

Mutual Building, Richmond, Virginia.  
THOS. P. HOWARD, C. P. A., Resident Manager.

**Economy is Wealth**  
Lots of people think it is of no use to try to save unless they have a large sum to begin with. That's a mistake.

**\$1 Will Do.**  
Open the account now. Begin!

**Savings Bank of Richmond**  
1117 E. Main Street.

R. A. Patterson, Pres.; L. Z. Morris, Vice-Pres.; James M. Ball, Cashier. These and the following are the Board of Directors: Geo. L. Christian, N. D. Hargrove, P. Whitlock, H. Theodor, E. Eason, W. H. Zimm, J. Mann, B. Alton, F. Sitterling, H. Seldon Taylor, John W. Gordon, G. G. Valentine, R. F. Patterson, E. A. Shepherd.

**New York Stock Exchange Privileges**  
Insure stock operations against loss and require only small margins to trade safely. A full line of puts and calls, ranging in price from \$25 up always on hand.  
For further information, apply to

**Weston & de la Vergne**  
34 Pine Street,  
New York City.

**The Bank of Jarratts**  
JARRATT, VA.  
Authorized Capital, \$25,000

Safe, Liberal, Courteous and Progressive.  
Accounts from one dollar up solicited. We pay 4 per cent. on savings and time deposits.  
OFFICERS—O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.  
DIRECTORS—O. C. Wright, R. E. Jarratt, R. W. Jordan, F. L. Pedneau, S. H. Short, J. H. Grant, Joe D. Prince, G. T. Partridge, L. M. Creath, C. M. Brown, J. E. Pearson.

**The First National Bank of Clifton Forge,**  
CLIFTON FORGE, VA.

J. C. CARPENTER, President.  
J. R. GILLIAM, Vice-President.  
B. V. BOOTH, Cashier.  
T. W. COX, Assistant Cashier.  
Capital, - - - \$50,000  
Surplus, - - - \$20,000  
Does a general banking business. Solicits accounts of corporations, firms and individuals, and will give prompt and careful attention to all business entrusted to it.  
4 Per Cent. Interest Allowed on Time Deposits.

**Life Insurance Co. of Virginia**  
on desirably located business or residence property. For terms and conditions call on

Mr. J. T. LAWRENCE,  
HOME OFFICE, RICHMOND, VA.

**PENN-WYOMING COPPER**  
BOUGHT AND SOLD.  
Send for Special Letter.  
HAMILTON & COMPANY,  
BANKERS AND BROKERS,  
35 Wall Street, New York.

## UNION BANK



## A Wise Man Will Save

And in return have an abundance of power over the man who lives only for today. The man who saves will be influential and successful in almost every venture.

The Oldest, Strongest and Safest Savings Bank in the South

Which pays 3 per cent. interest, compounded twice a year, is a good, strong bank where your savings will be fully protected.

UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.

## The American Audit Co.

F. W. LAURENTZ, C. P. A., President.  
THEO. COCHUE, Jr., C. P. A., Vice-President and Secretary.  
A. F. LAURENTZ, Treasurer.

New York—100 Broadway, Third, Third Street and Fifth Avenue (Waldorf-Astoria).  
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34 Pine Street,  
New York City.

**The Bank of Jarratts**  
JARRATT, VA.  
Authorized Capital, \$25,000

Safe, Liberal, Courteous and Progressive.  
Accounts from one dollar up solicited. We pay 4 per cent. on savings and time deposits.  
OFFICERS—O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.  
DIRECTORS—O. C. Wright, R. E. Jarratt, R. W. Jordan, F. L. Pedneau, S. H. Short, J. H. Grant, Joe D. Prince, G. T. Partridge, L. M. Creath, C. M. Brown, J. E. Pearson.

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CLIFTON FORGE, VA.

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J. R. GILLIAM, Vice-President.  
B. V. BOOTH, Cashier.  
T. W. COX, Assistant Cashier.  
Capital, - - - \$50,000  
Surplus, - - - \$20,000  
Does a general banking business. Solicits accounts of corporations, firms and individuals, and will give prompt and careful attention to all business entrusted to it.  
4 Per Cent. Interest Allowed on Time Deposits.

**Life Insurance Co. of Virginia**  
on desirably located business or residence property. For terms and conditions call on

Mr. J. T. LAWRENCE,  
HOME OFFICE, RICHMOND, VA.

**PENN-WYOMING COPPER**  
BOUGHT AND SOLD.  
Send for Special Letter.  
HAMILTON & COMPANY,  
BANKERS AND BROKERS,  
35 Wall Street, New York.

## Virginia Trust Company

Northwest Corner Tenth and Main Sts.  
Capital, \$500,000.

President, JAMES N. BOYD. Vice-President, MANN S. QUARLES.  
Secretary, L. D. AYLETT. Treasurer, JOHN H. SOUTHWELL.

Accepts accounts and collections, and offers to its friends all the advantages and facilities of a well-equipped financial institution.

Pays interest on accounts by agreement.  
Safety boxes for rent.

**Prudent Management**  
Explains why this Bank has grown continuously throughout its past history of Forty-two Years, and insures for it even more rapid development in the future. It continues to offer to depositors the advantages of its facilities perfected by a long period of close relations with every department of the business world. 3 per cent. interest paid on savings accounts.

Capital and Surplus, \$800,000.00

**The National Bank of Virginia,**  
Eleventh and Main Streets.  
RICHMOND, - - - - - VIRGINIA.

**HOOT MON!**  
This is a bonny guide Policy of Accident and Health Insurance, issued by

**The General Accident Fire and Life Assurance Corporation, Ltd.**  
of Perth, Scotland.

Capital, 1,000,000 Pounds Sterling.  
E. D. SAMPSON, General Agent,  
Room 312 Mutual Building, Richmond, Virginia.  
Phone 6786. ALL CLAIMS PAID AT SIGHT. Agents Wanted.

**COMMONWEALTH BANK,**  
12 North Ninth Street, - - - Richmond, Va.  
CAPITAL, - - - - - \$200,000.00  
Strong, Conservative, Progressive.  
Liberal Accommodations Extended on Business Accounts  
We Pay 4% on Savings Deposits.

H. L. DENON, President. W. L. WALTERS, Cashier.  
S. E. WALTERS, Assistant Cashier.

**CAPITOL SAVINGS BANK**  
THE BANK THAT PAYS  
4%  
ASSETS OVER \$500,000.00

**HENRY S. HUTZLER & CO. BANKERS**  
1013 EAST MAIN STREET  
SOLICIT YOUR BUSINESS AND PERSONAL ACCOUNTS. DEPOSITS SUBJECT TO CHECK, \$1.00 AND UPWARD RECEIVED. INTEREST ALLOWED—3 PER CENT. COMPOUNDED SEMI-ANNUALLY.

**THE STRONGEST EVIDENCE**  
THAT  
**SCHMELZ BROTHERS, Bankers,**  
NEWPORT NEWS, VA.

Extend to their customers the very best Banking Facilities is the REMARKABLE GROWTH of their deposits as shown—  
June 30th, 1906, - - - - - \$702,333.82  
June 30th, 1907, - - - - - \$834,551.96  
June 30th, 1908, - - - - - \$1,001,557.93  
4 PER CENT. INTEREST ON SAVINGS ACCOUNTS.  
MAIL DEPOSITS SOLICITED.

**Branch, Cabell & Co.,**  
BANKERS,  
1115 East Main Street.  
Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

E. A. BARBER, JR. Phone 5121.  
**E. A. BARBER & CO.**  
Accounting, Auditing, Organizing, Systematizing,  
215 Mutual Building,  
RICHMOND, VA.